

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

In re:
Brian Joseph Raines

Case No.: 22-40822 – A659
Chapter: 7

Debtor(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is/are entitled to a discharge,

IT IS ORDERED THAT:

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

BY THE COURT



U. S. Bankruptcy Judge

Dated: 6/29/22
St. Louis, Missouri
Rev. 12/17 3180

SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

In re:
 Brian Joseph Raines
 Debtor

Case No. 22-40822-kss
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4
 Date Rcvd: Jun 29, 2022

User: admin
 Form ID: 3180

Page 1 of 2
 Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:

Recip ID	Recipient Name and Address
db	+ Brian Joseph Raines, 2505 Wild Fire Ct, Arnold, MO 63010-2581
25185160	Alphaeon Credit, PO BOX 6580965, Dallas, TX 75265
25185161	#+ Altus Receivables Management, 2400 Veterans Memorial Blvd., Ste. 300, Kenner, LA 70062-8725
25185162	#+ B. Raines & Associates Inc., 7733 Forsyth Blvd., 11th Floor, Saint Louis, MO 63105-1878
25185165	+ Christopher Olsem Miller, 120 S. Central Ave., Suite 700, Saint Louis, MO 63105-1794
25185166	+ Ford Motor Credit, PO Box 650574, Dallas, TX 75265-0574
25185168	+ Fundbox, 6900 Dallas Parkway, Plano, TX 75024-7188
25185169	+ Grand Vacations Services, LLC, Sunrise Park City LLC, 6355 Metrowest Blvd., Orlando, FL 32835-7606
25185170	+ Hilton American Express, 200 Vesey Street, New York City, NY 10281-5525
25185171	+ Hubble Law, 5353 South Lindbergh Blvd. Suite 210, St. Louis, MO 63126-3556
25185173	+ Jay B. Umansky, Esq., 12460 Olive Blvd., Ste. 118, Saint Louis, MO 63141-6397
25185174	+ John and Donna Freese, 315 Mississippi Ave., Crystal City, MO 63019-1637
25185175	+ Kevin Smith, 807 Eleonore Stret, New Orleans, LA 70115-3217
25185176	+ Mark Thomas Bishop, Court House Square, P.O. Box 740, Hillsboro, MO 63050-0740
25185179	+ Rachel Barnidge, 7025 Cornell Ave., Saint Louis, MO 63130-2305
25185180	+ Regions Bank, 180 Richardson Crossing, Arnold, MO 63010-6023
25185182	+ SRS Distributions, 12460 Olive Blvd., St. Louis, MO 63141-6397
25185183	+ STL Programs, PO Box 20586, St. Louis, MO 63139-0586
25185184	+ Summers Compton Wells, 903 S. Lindbergh, St. Louis, MO 63131-2934
25185185	+ The Grand Islander Waikiki Honolulu, 6355 Metrowest Blvd., Attn: Portfolio Services, Orlando, FL 32835-6433

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QTABROWN.COM	Jun 30 2022 02:33:00	Tracy A. Brown, Tracy A. Brown Chapter 7 Trustee, 1034 South Brentwood Blvd, Suite 725, St Louis, MO 63117-1271
25200448	Email/PDF: bncnotices@becket-lee.com	Jun 29 2022 22:42:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
25185163	+ EDI: CAPITALONE.COM	Jun 30 2022 02:33:00	Capitol One, 1680 Capital One Dr, McLean, VA 22102-3407
25185172	EDI: IRS.COM	Jun 30 2022 02:33:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
25185164	EDI: JPMORGANCHASE	Jun 30 2022 02:33:00	Chase - Southwest, P.O. Box 6294, Carol Stream, IL 60197
25185177	+ Email/Text: ecfnofices@dor.mo.gov	Jun 29 2022 22:34:00	Missouri Department of Revenue, Bankruptcy Unit, P.O. Box 475, 301 West High Street, Jefferson City, MO 65105-0475
25185178	+ Email/Text: bankruptcy@labor.mo.gov	Jun 29 2022 22:35:00	Missouri Divison of Employment Security, PO BOX 59, Jefferson City, MO 65104-0059

District/off: 0865-4

User: admin

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Date Rcvd: Jun 29, 2022

Form ID: 3180

Total Noticed: 28

25185181 + Email/Text: PDELINQ@sba.gov

Jun 29 2022 22:35:00

Small Business Administration, 14925 Kingsport
Rd, Fort Worth, TX 76155-2243

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	American Express National Bank, c/o Becket & Lee, LLP, P. O. Box 3001, Malvern, PA 19355-0701
25185167	*+	Ford Motor Credit, P.O. Box 650574, Dallas, TX 75265-0574

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2022 at the address(es) listed below:

Name	Email Address
Melinda J. Maune	on behalf of Creditor Ford Motor Credit Company LLC BKdeptmailbox@atllp.com BKdeptmailbox@atllp.com,mmaune@atllp.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
Robert E. Eggmann	on behalf of Debtor Brian Joseph Raines ree@carmodymacdonald.com thr@carmodymacdonald.com;ala@carmodymacdonald.com;kxd@carmodymacdonald.com
Tracy A. Brown	tab7@bktab.com txmotb@sbcglobal.net;dgibson7@bktab.com;TABtrusteeatty@bktab.com;tbrown@ecf.axosfs.com;nevercheck999@gmail.com

TOTAL: 4